

REMARKS

In the Notice Regarding Drawings, the draftsperson objected to Figures 1 and 5-7 on the basis that the drawings contained color, that the numbers and reference characters were not plain and legible, and the figure legends were poor. Applicant has amended Figures 1 and 5-7 to correct these informalities. Applicant has further amended Figures 3 and 4 to improve the legibility and quality of the drawings.

No new matter has been added.

In view of the above information and remarks, Applicant respectfully requests reconsideration of the current objections. Should any further questions arise concerning this application or in the event the above amendments do not place the application in condition for allowance, Applicant respectfully requests a telephone interview. Attorney for the Applicant may be reached at the number listed below.

Respectfully Submitted,



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Appl. No. 09/533,152
Response to Notice Regarding Drawings Mailed December 7, 2006
Response Filed December 21, 2006

Express Mailing Label No.
EV 955981894 US

**REPLACEMENT SHEETS
FIGURES 1 AND 3-7**

Amendments to the Drawings:

The attached replacement sheets of drawings include changes to Figures 1 and 3-7 to correct informalities.

Figure 1 has been amended to remove unnecessary text and graphics.

Figure 3 has been amended to remove unnecessary text and graphics and to more clearly illustrate a barcode using black and white elements.

Figure 4 has been amended to remove unnecessary text and graphics and to remove elements displayed in color.

Figures 5-7 have been amended to remove unnecessary text and graphics.

Attachment: Replacement Sheets

Annotated Sheets Showing Changes

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ANNOTATED SHEETS
FIGURES 1 AND 3-7

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As more information is required to be stored in the symbol, higher density symbols may be used.

Typically a 2-D barcode is used to start and you can migrate to a data glif for example.

Fig 1

8



irPack.com

STREET ADDRESS: 9676 Blackberry
SUITEAPT: Suite 321
CITY: Chicago
STATE: IL
ZIP: 60604
DATE: March 8, 1999

4. POST-GRANT MONITORING TO PAY

In return for a loan that I have mentioned, I promise to pay U.S. Dollars One Hundred Forty-Four Thousand Eighty-Three Dollars and no cents to the Government of the United States of America, in the order of the President.

For a copy of this manuscript, contact: 111 Main Street, Ottawa, IL 60450.

The Journal of Law, Economics, & Organization, V16 N1
Spring 2000

Abstract

house - it is cheap as simply installed and the full amount of gas used is paid. I will pay because it is a pretty nice of 225.
The house was supplied by the Section 2 to the unit - will pay both before and after my deposit described in Section 1 of this form.

A. PAYMENTS

4.1 Time and Place of Measurements

Exercises 10-12

[illegible]

THE STANLEY FORMER (IN THE 1950s)

I will send my monthly payments to (M/T) Wahneema Lubiano, Florida as a different place if required by the state holder.

(B) Amount of Monthly Payment

My monthly payment will be in the amount of 9.95 Dollars One Thousand Three Hundred and Twenty Six and No/100 Dollars (\$1,326.00)

• **unintentional again or after an injury!**

When I make a proposition, I tell all the New Yorkers I'm doing it.

THE UNIVERSITY OF CHICAGO

RECEIVED NOV 1 1967

W. A. has published regularly in the Journal.

to be a very low level of risk. The risk of a person being infected with the virus is very low, and the risk of a person being infected with the virus is very low.

Abstract

THE UNIVERSITY OF CHICAGO

4. FOLLOW-UP AND EVALUATION

4.4) Late Charge for Overdue Payments

If the Borrower has not received the full amount of any monthly payments by the end of calendar 22 days after the date it was due, a late fee of \$10.00 will be assessed.

See change in the Next Bulletin. The contents of

(c) **Deduct**

Amounts for each year as set forth herein.

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The Barcode symbol can include:

- The unique index data for the document
- The coordinate location of fields
- Non-Printable information such as what would be included in a graphical logo
- Routing information such as where the document should be delivered upon return

Proprietary and Confidential

XWPL

Extensible Workflow Package Language

IWE created a common, standard, open and yet unique means of using XML to encapsulate human readable data into a machine readable format; which we call **XWPL**

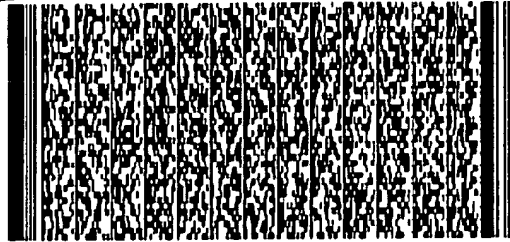


Fig 3

Standard language to encode data via a barcode allowing documents to file or route themselves to the correct place, thus eliminating reconciliation processes

XWPL is the foundation upon which the VirPack is built

Can carry an EDI transaction providing the same benefits, while also making accommodations for paper based information such as form types, family of forms, field location information, and non-printable logos

Allows the addition of supplemental information to assist in the processing of the document which does not need to be included on other parts of the form

Flexible enough to support many different levels of information and adapt to different user requirements

Customers no longer need to match piles of paper with data contained on a disk, or use expensive OCR technologies to extract data from the page

Data is easily extracted from XWPL barcodes with the simple swipe of a wand

High levels of security are insured through encrypted XWPL barcodes

XWPL barcodes can also be used to assist in managing document inventory

VirPack™ Viewer

The FREE way to see your VirPack

Removed

40

44

46

42

Individual Document Listing

Document Images

VirPack Viewer

File View Help

LOAN 12345678

- Loan Information
- Note
- Images (4 pages)
- Security Instruments
- Images (5 pages)
- Assignments
- Images (3 pages)
- Other Legal
- Title Policy
- Title Commitment
- MIC/FHA/VA
- Closing Documents
- Disclosures
- Application
- Tax Returns
- Credit Reports

Master Control Number 2715827

Last Name Doe

First Name John

Social Security Number 123-45-6789

Loan Information

Document	Page	Count
Delivery Checklist	12345678	1
Note	12345678	2
Security Instruments	12345678	2
Assignments	12345678	1
Other Legal	12345678	1
Title Policy	12345678	1
Title Commitment	12345678	1
MIC/FHA/VA Cert.	12345678	1
Closing Documents	12345678	1
Disclosures	12345678	1
Application	12345678	1
Tax Returns	12345678	1
Credit Reports	12345678	1

VirPack: Note Images

File Page View Zoom

4. DRAINAGE, DRAINAGE DEVICES, GROUND COVER. To preserve and maintain proper drainage and ground cover in and about the property secured hereby and on all slopes thereof, and to allow Beneficiary for inspection thereof, Trustor further agrees to begin and proceed diligently within 10 days to provide proper drainage, to provide proper planting and ground cover, to clean out all drainage devices, drainage maintenance and failure to do so shall constitute, at the option of Beneficiary, a default hereunder.

5. COMPLETION OF CONSTRUCTION, RESTORATION. To complete or restore promptly and any improvement which may be constructed, damaged or destroyed thereon, and pay when due all costs, or any part thereof if being obtained or should any additional loan be made hereafter for the purpose of property, Trustor further agrees: (a) To faithfully perform each and every obligation assumed under any building loan agreement, which is secured by Trustor in connection with or as a condition precedent to any such agreement shall constitute, at the option of Beneficiary, a default hereunder; (b) To complete within thirty (30) days from the date this Deed of Trust is made a public record as provided by law, and with plans and specifications satisfactory to Beneficiary; (c) To allow Beneficiary to inspect said property and any work or materials unsatisfactory to Beneficiary within fifteen (15) calendar days after written notice is given to the Trustor by registered or certified mail, postage prepaid, addressed to Trustor and give to it service of the same.

6. CONDOMINIUMS, COMMUNITY APARTMENTS, ETC. If the property under the Deed of Trust is a condominium or planned development project, Trustor agrees to perform and satisfy every obligation of the project under the declaration of covenants, conditions and restrictions pertaining to such condominium. Trustor agrees to enforce against other owners in such condominium project each and every obligation that has been performed or if valid legal steps have not been taken to enforce such performance within ninety (90) days.

7. WASTE. Not to commit or permit waste of said property.

8. COMPLIANCE WITH LAWS, COVENANTS, RESTRICTIONS AND RESTRICTIONS, ETC. To covenant, conditions and restrictions affecting said property, requiring any alterations or improvements.

9. FINANCIAL STATEMENTS. In the event that the security for the Deed of Trust is income, Beneficiary at least annually on or before January 1st of each calendar year, a written operational report covering Beneficiary shall have the right to request in writing such additional reports and statements. Beneficiary makes such request, Trustor agrees to furnish same within five days from the date of such request but are not limited to any material change in the property, in the management or in the business.

10. LEASEHOLD. In the event that the security for the Deed of Trust is a leasehold estate, this future right, title, estate and interest of Trustor in the real property and improvements covered by said lease, acquired by Trustor as a result of the exercise of any option contained in said leasehold or as amended, the real property encompassed in the lease and option agreements had been held in fee by Trustor at the time of the execution of this Deed of Trust, or any of the same, then, or to or without the prior written consent of Beneficiary being had and obtained, in the event of a violation of or in option, to declare all sums due and payable immediately due and payable. Consent to any amendment, or require such consent in one instance shall not be a waiver of the right to require such consent in a subsequent Deed of Trust shall be deemed to mean such leasehold estate or any other present or future interest contracts so requires.

11. TERMINATION, EJECTMENT, CARE OF PROPERTY. To prevent and eliminate any waste, destroy any building or improvements thereon and to cultivate, irrigate, fertilize, fumigate, prune and do all other property may be required, proper or necessary, the specific enumerations herein not excluding the general.

12. INSURANCE. To provide and maintain in force at all times insurance against loss by fire and oil to be required from time to time by Beneficiary and in such amounts at least equal to the full replacement cost provide policies of private mortgage insurance when required by Beneficiary. Said insurance policies and consent and for such term and in such corporations as may be satisfactory to Beneficiary, and shall Beneficiary as further security for the faithful performance of these trusts. At least twenty-five (25) day policy, a policy of policies renewing or extending said expiring insurance, with evidence that the same Beneficiary. By executing this Deed of Trust the Trustor specifically agrees that the Beneficiary to obtain the same, including, but not being limited to, under single interest insurance coverage, and pay the premium and receipt of payment for the premium hereafter be not so delivered to said Beneficiary by the Trustor obligation to do so, and the obtaining of any such insurance and the payment of the premium therefor by obligation hereof. Neither the Trustor nor Beneficiary shall be responsible for such insurance or for the cost of any interest or insurance underwriter. Delivery of any insurance policy or policies to Beneficiary shall constitute a full release of the Trustor to the benefit of, and pass to the purchaser of, the property held hereunder. In the event of any loss, all moneys becoming payable under any insurance policy or policies to said Beneficiary, without the necessity that Trustor or his successors be known sign or endorse such payments, and the sole receipt of Beneficiary or their successors shall constitute full acceptance to any company payment to Beneficiary. The amount collected under any insurance policy may be applied by the Beneficiary if more than one indebtedness, then in such order as to principal, interest and/or advances as the Beneficiary the entire amount, or any part thereof, may be released to Trustor or his successors in whole, more any default or notice to default or notice of default hereunder, or invalidate any act done pursuant purposes hereof shall include mortgage life insurance, when applicable.

13. DEFENDING ACTIONS RE SECURITY. To appear in and defend any action or proceeding brought hereunder, declare or continue the rights or powers of Beneficiary or Trustor; and should Beneficiary or Trustor or proceeding, to pay all costs and expenses, including costs of evidence of title and attorneys' fees, Trustor, or heirs.

VirPack™ Viewer allows you to view, print, and edit incoming VirPack

VirPack™ Viewer brings you organized data, documents, and images together in one package

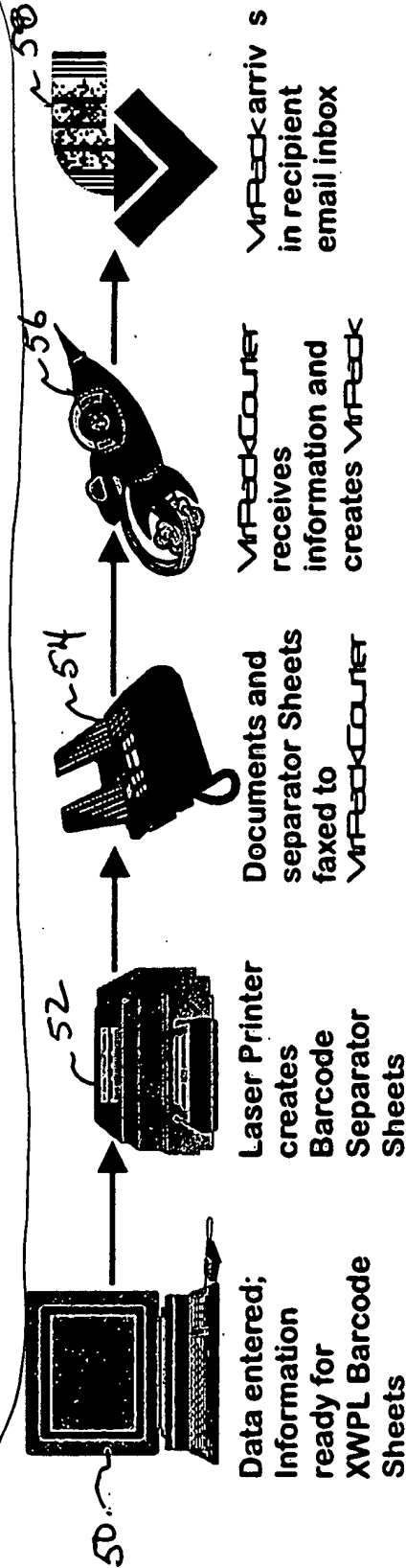
Removed

Fig 4

How can you make them?

VR Backpack Presentation

Data is supplied by the user to generate barcodes; which are prepared with the documents and faxed to VireckCenter where a Vireck is then created and electronically routed to your partner's email.



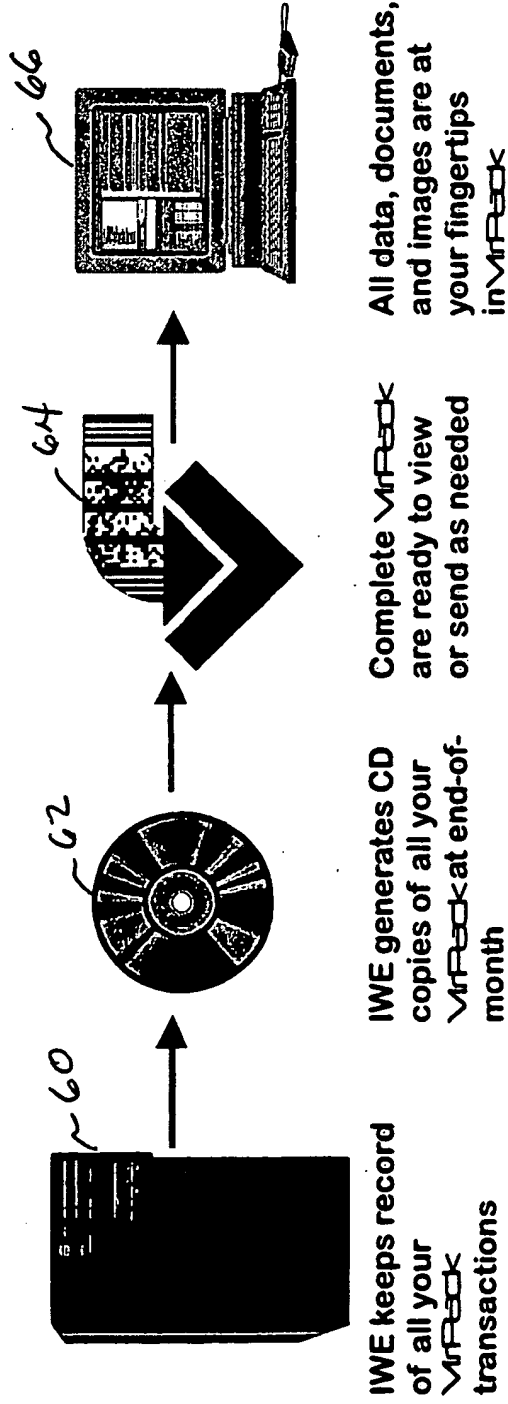
- Removed

506

Rapid Retrieval of Your Info

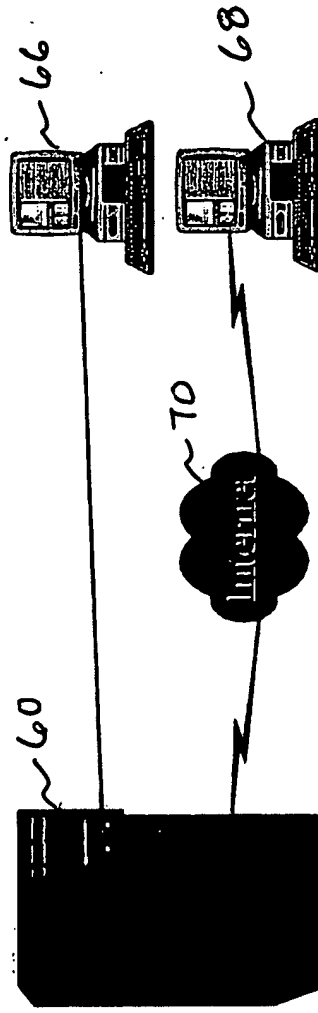
VirPackCD delivers your monthly VirPack transmissions to you on CD for fast and easy access to data, documents, and images.

fig 6



A Secure, Permanent On-line Archive

VirPackStorage permanently stores your VirPack in our "virtual vault" for immediate use whenever you or your business partners need them.



IWE stores your VirPack in our "Virtual Vault"

On-line access to all your VirPack

Multiple users can access your VirPack simultaneously

Proprietary and Confidential

